

1 34. (Unchanged) The method of claim 33 wherein the short-term certificate
2 contains information specifying a threshold amount and the query is submitted only if the
3 transaction exceeds the threshold amount.

1 35. (Unchanged) The method of claim 32 wherein the short-term certificate
2 contains information specifying acquired consumer points based on a loyalty-system
3 analysis.

1 36. (Unchanged) The method of claim 32 wherein the short-term certificate
2 contains information specifying offers to the user based on a marketing analysis.

1 37. (Unchanged) The method of claim 32 wherein the short-term certificate
2 contains information specifying a maximum value for payment from the guarantor.

1 38. (Amended) A computer-readable medium that stores instructions adapted
2 to be executed by a processor to perform an electronic transaction by performing the
3 steps of
4 receiving a short-term certificate from a user, and
5 sending the short-term certificate and an electronic record of the transaction to a
6 billing system for payment from a guarantor of the short-term certificate.

1 39. (Unchanged) The computer-readable medium of claim 38 wherein the
2 short-term certificate and the electronic record are sent only after submitting a query to a
3 short-term database using information in the short-term certificate and after receiving a
4 response to the query validating the short-term certificate.

1 40. (Unchanged) The computer-readable medium of claim 39 wherein the
2 short-term certificate contains information specifying a threshold amount and the query is
3 submitted only if the transaction exceeds the threshold amount.

1 41. (Unchanged) The computer-readable medium of claim 38 wherein the
2 short-term certificate contains information specifying acquired consumer points based on
3 a loyalty-system analysis.

1 42. (Unchanged) The computer-readable medium of claim 38 wherein the
2 short-term certificate contains information specifying offers to the user based on a
3 marketing analysis.

1 43. (Unchanged) The computer-readable medium of claim 38 wherein the
2 short-term certificate contains information specifying a maximum value for payment
3 from the guarantor.

1 44. (New) A method performed by a guarantor of payment for purchases, the
2 method comprising
3 receiving from a user a long-term certificate that contains at least information that
4 verifies the identity of said user,
5 responsive to receipt of said long-term certificate, and upon authenticating said
6 user, determining a maximum amount and a period of time for which said guarantor is
7 willing to guarantee payment for purchases by said user, and
8 sending to said user a short-term certificate guaranteeing payment up to said
9 maximum amount for a purchase by said user from a supplier in a transaction carried out
10 over a network, said short term certificate including an expiration date corresponding to
11 said period of time,
12 whereby said user is enabled to enter into said transaction using said short-term
13 certificate as a form of payment that will be accepted by said supplier.

1 45. (New) The method of claim 44 further comprising billing said user for
2 said purchase through a regular billing channel between said guarantor and said user.

1 46. (New) The method of claim 45 wherein said regular billing channel is a
2 telephone bill.

1 47. (New) The method of claim 44 wherein said short-term certificate further
2 includes an assertion of at least one entitlement for said user in addition to the ability to
3 use said short-term certificate to pay for purchases.

1 48. (New) The method of claim 44 wherein said short-term certificate further
2 includes an indication that said user is entitled to a discount to the cost of said purchase.

1 49. (New) The method of claim 44 wherein said short-term certificate further
2 includes an indication that said user is entitled to use a form of payment other than
3 money.

1 50. (New) The method of claim 44 wherein said short-term certificate further
2 includes an indication that said user is entitled to use loyalty points to pay for said
3 purchase.

1 51. (New) The method of claim 44 wherein said short-term certificate further
2 includes at least one marketing offer from at least one market partner of said guarantor.

1 52. (New) The method of claim 51 wherein said at least one marketing offer
2 is a discount to the cost of said purchase.

1 53. (New) The method of claim 51 wherein said at least one marketing offer
2 is loyalty points to pay for said purchase.

1 54. (New) A method performed by a user to pay for purchases, the method
2 comprising
3 sending to a guarantor a long-term certificate that contains at least information
4 that verifies the identity of said user,
5 receiving from said guarantor a short-term certificate guaranteeing payment up to
6 said maximum amount for a purchase by said user from a supplier in a transaction carried
7 out over a network, said short term certificate including an expiration date, and
8 entering into a purchase transaction with a supplier over a network using said
9 short-term certificate as a form of payment.

1 55. (New) The method of claim 54 further comprising receiving a bill for the
2 purchase through a regular billing channel between said guarantor and said user.

1 56. (New) The method of claim 55 wherein said regular billing channel is a
2 telephone bill.

1 57. (New) A method performed by a supplier of goods or services, the
2 method comprising
3 receiving a short-term certificate from a customer, said short-term certificate
4 specifying a maximum amount and a period of time for which a guarantor is willing to
5 guarantee payment for purchases by said customer,
6 consummating a purchase transaction with said customer over a network
7 including acceptance of said short-term certificate as payment for the purchase,
8 sending said short-term certificate and an electronic record of said transaction to a
9 billing system for payment from said guarantor, and
10 receiving said payment from said guarantor.

1 58. (New) The method of claim 57 wherein short-term certificate further
2 includes an indication that said customer is entitled to a discount to the cost of the
3 purchase, wherein said consummating the purchase transaction includes charging the
4 discounted cost to said customer.

1 59. (New) The method of claim 57 wherein said short-term certificate further
2 includes an indication that said customer is entitled to use loyalty points to pay for the
3 purchase, wherein said consummating the purchase transaction includes accepting said
4 loyalty points in payment for said purchase, and wherein said payment from said
5 guarantor includes cash remuneration.

1 60. (New) The method of claim 57 wherein said short-term certificate
2 accepted by said supplier had been received by said customer from said guarantor in
3 response to a long-term certificate that had been sent from said customer to said
4 guarantor, said long-term certificate having contained at least information verifying the
5 identity of said customer.